

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**EBONY T JOHNSON,** :  
**Debtor** : **Bky. No. 19-12324 ELF**

**ORDER**

**AND NOW**, upon consideration of the Debtor's Motion to Approve Mortgage Loan Modification ("the Motion") between the Debtor and **M & T Bank** ("the Lender")(Doc. #20 ), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** and **DETERMINED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. If: (a) the Lender has filed a proof of claim on account of pre-petition arrears and (b) the Trustee determines that the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, the Trustee may treat the Lender's proof of claim as **DISALLOWED** insofar as it constitutes a demand for payment of prepetition arrears.

**Date: July 31, 2019**



---

**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**